

WRITTEN OPINION OF THE  
INTERNATIONAL PRELIMINARY EXAMINING AUTHORITY

International application No.

PCT/NZ2004/000065

**Box No. V** Reasoned statement under Rule 66.2(a)(ii) with regard to novelty, inventive step or industrial applicability; citations and explanations supporting such statement

1. Statement

Novelty (N)	Claims 1-13	YES
	Claims	NO
Inventive step (IS)	Claims 2,8,12	YES
	Claims 1,3-7,9-11,13	NO
Industrial applicability (IA)	Claims 1-13	YES
	Claims	NO

2. Citations and explanations:

D1: AU 89346/01 B

D2: US 5950169 A

INVENTIVE STEP (IS) claims 1,3-7,9-11,13

The invention defined by claims 1, 3-7, 9-11 and 13 lacks an inventive step in light of D1 and D2, when each is individually considered together with the common general knowledge in the art.

D1 provides a method of managing an insurance claim including the steps of forming a claim datafile by obtaining information relating to a claim, establishing a database where current item replacement values are stored, and settling a claim. D2 provides an insurance claim datafile containing policy information, item replacement value and claim settlement information.

These claims additionally add the feature of checking the claims history of a claimant. This feature is well known in the art of providing insurance, and is a well established step in deciding whether or not to offer insurance to an applicant. The addition of this step to the prior art does not constitute an inventive step, and the claimed invention is considered to be no more than a workshop modification of the prior art.

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**Box No. VIII**    **Certain observations on the international application**

The following observations on the clarity of the claims, description, and drawings or on the question whether the claims are fully supported by the description, are made:

1. Claim 9 is unclear as the claim is appended to itself.